REVIEW OF KEY INFORMATION ON THE CURRENT SITUATION IN THE PENSION INSURANCE SYSTEM – MARCH 2015

				February 2015 (<u>payn</u>		
	ТҮРЕ	S OF PENSION SCHEMES		TOTAL NUMBER OF BENEFICIARIES	AVERAGE PENSION AMOUNTS	
	Old age pension (ZOMO	1)		505,294	2,470.23	
	Old age pension for long	g-term insurees (Art. 35 o	of ZOMO)	5,892	3,453.86	
	Old age pension transfor	med from disability pensio	on (Art. 58 of ZOMO)	87,136	2,148.58	
	Early age pension (ZOM	0)		162,614	2,329.80	
	Early age pension (Art. 3	6 of ZOMO – bankruptcy	()	31	2,770.31	
	Invalidity pension (ZOM	0)		140,819	1,847.91	
	Survivor's pension (ZON	10)		231,025	1,883.10	
		TOTAL ZOMO		1,132,811	2,233.36	
	Active military persons,	police officers and author	ized public officials	13,214	3,492.53	
	Croatian homeland war	veterans and their family	/ members	72,227	5,115.44	
	Croatian Defense Counc	il (HVO)		6,890	2,802.47	
		TOTAL		1,225,142	2,420.05	
			31 January 2015	28 February 2015		
	NUMBER OF INSUREES			1,387,337	1,388,803	
	PENSION BENEFICIARIE	S AND INSUREES NUMBE	R RATIO	1:1.13	1:1.13	
	· · · · ·	nsion beneficiaries with 40 otal number of ZOMO pe	•		13.63	
	•	pension beneficiaries with e total number of ZOMO	19.20	19.18		
for February 2015			Qualifying Period	PENSION AMOUNTS - ZOM		Average Pension before
(payment in March 201	<u>5)</u>	Tax and Surtax	Qualitying renou	(for Feb.– <u>payment in March</u> 20	015) Beneficiaries	Tax and Surtax
	Maximum Pension Amount 1,614 6,094.18		37 05 17	do 500,00	90,356	235.90
Minimum Pension Amount 206,902 1,416.72			25 04 09	500,01 - 1.000,00 91,692		768.74
				1.000,01 – 1.500,00	134,682	1,273.57
				1.500,01 - 2.000,00 234,69		1,799.05
Net salary in the Republic of Croatia for January 2015			5,656	2.000,01 - 3.000,00	317,806	2,450.48
				3.000,01 - 4.000,00 160,639		3,444.93
Current Pension Value			60.92	4.000,01 - 5.000,00	65,441	4,422.52
Current Pension Value (r	Current Pension Value (min.)			5.000,01 - 6.000,00 24,607		5,391.10
Total pension expenditure in 2014 – in billion HRK			36,370	6.000,01 – 7.000,00 7,960		6,457.39
Total expenditure in 2014 – in billion HRK			36,840	7.000,01 - 8.000,00 3,388		7,416.74
				više od 8.000,00	1,548	8,813.08
				TOTAL	1,132,811	2,233.36

¹ ZOMO – Croatian Pension Insurance Act

Nerror HRK % HRK % HRK Average 2OMO pension in total and its ratio to net salary for January 2015 2,233.36 39.49 2,247.33 Average old-age ZOMO pension with 40 and more years of qualifying period and its ratio to net salary for January 2015 33.77.10 59.71 4,088.01 AVERAGE QUALIFYING PERIOD OF THE PENSION BENEFICIARIES (as 02 8 February 2015) total (ry mm dd) men (ry mm dd) women (ry mm dd) AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES ENTITLED TO PENSION IN 2014 ⁴ total (ry mm dd) men (ry mm dd) Old-age 31 08 12 34 00 20 29 07 14 Old-age 31 01 13 31 04 08 Old-age for long-term insures (art. 35 of 2000) 21 01 11 42 10 28 42 04 10 Early old-age 35 07 23 38 00 03 33 01 04 Survivor's 28 10 14 23 02 13 Early old-age 35 07 23 38 00 03 33 01 04 Survivor's 28 10 14 23 02 13 Survivor's 27 10 06 22 06 18 28 02 17 23 00 13 30 04 19 Survivor's 27 10 06 22 06 18 28 02 17 70 06 28 06 17	For February (payment in March 2015)										
Average ZOMO pension in total and its ratio to salary for January 2015 2,233,36 39,49 2,470.33 Average old-age ZOMO pension and its ratio to net salary for January 2015 2,433.08 43.02 2,747.48 Average old-age ZOMO pension with 40 and more years of qualifying period and its ratio to net salary for January 2015 3,377.10 59.71 4,088.01 AVERAGE QUALIFYING PERIOD OF THE PENSION BENEFICIARIES (as of 28 February 2015) total (ym mdd) men (ym mdd) women (ym mdd) AVERAGE QUALIFYING PERIOD OF PENSION BENEFICIARIES ENTITLED TO PENSION IN 2014* men (ym mdd) men (ym mdd) Old-age for long-term insurces (Art. 35 of ZOMO) 24 10 18 24 00 16 Early old-age 31 08 12 37 00 6 32 01 10 Barly old-age 35 07 23 38 00 03 33 01 04 Survivor's 28 10 14 23 02 13 33 04 19 Early old-age 04 08 12 37 08 12 37 08 6 32 03 10 TOTAL 32 00 13 33 04 19 Invalidity 22 05 04 23 02 07 20 11 20 23 06 04 32 00 13 33 04 19 Invalidity 29 10 09 31 08 103 28 60 64 33 04 19 33 04 19	Int'l agreements excluded	ents included Int'l a	Int'l agreeme		PENSION BENEFICIARIES						
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(as of 28 February 2015)(yy mm dd)(yy mm dd)(y m m dd)(y m dd)					28 06 04	31 08 03	29 10 09	TOTAL			
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YEARS OF ENTITLEMENT TO PENSION BENEFIT* (yy mm dd)(yy mm dd)(yy mm dd)(yy mm dd)BENEFICIARIES ENTITLED TO PENSION BENEFIT FOR THE FIRST TIME IN Dension BeneficiariesOld-age and early old-age19 0417 0921 11TYPE OF PENSIONNo of beneficiariesAvera Old-ageInvalidity20 0818 0626 00Old-age0ld-age18,2352,Survivor's17 07Old-age (Art. 35 of ZOMO – long-term insurees)4,5803,*As of 31 December 2014Farly old-age (Art. 36 of ZOMO - bankruptcy)112,					71 03	70 04	70 11	TOTAL			
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*As of 31 December 2014 Early old-age 13,432 2, Early old-age (Art. 36 of ZOMO - bankruptcy) 11 2,	2,347.20	18,235	Old-age		26 00	18 06	20 08				
Early old-age (Art. 36 of ZOMO - bankruptcy)112,	3,511.59	4,580	m insurees)	Old-age (Art. 35 of ZOMO – long-ter	-						
Early old-age (Art. 36 of ZOMO - bankruptcy)112,	2,254.44	13,432			*As of 31 December 2014						
Invalidity 3,475 1,	2,456.12	11	ankruptcy)								
	1,598.71	3,475	Invalidity								
Survivor's 11,793 1,	1,818.26	11,793	Survivor's								
	2,255.00										

PENSION BENEFICIARIES WHOSE PENSION BENEFIT ENTITLEMENT CEASED IN 2014 AS A CONSEQUENCE OF DEATH*

Number of beneficiaries	Average pension before tax and surtax		
43,843	2,128.77		